

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Appl. No: 10/623,656 )  
Filed: July 22, 2003 ) *Confirmation No. 4748*  
Applicant: James G. Gatto )  
Title: ELECTRONIC FUND TRANSFER )  
OR TRANSACTION SYSTEM ) This Amendment was electronically  
Art Unit: 2887 ) filed on December 2, 2009 using  
Examiner: Karl D. Frech ) the USPTO's EFS-Website  
Attorney Docket: 94517 )  
Customer No: 22242 )

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**AMENDMENT**

Sir:

Under the provisions of 37 C.F.R. § 1.312, please amend the above-identified application as follows:

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 3 of this paper.

**Remarks** begin on page 8 of this paper.